

**Yee &
Associates, P.C.**

4100 Alpha Road
Suite 1100
Dallas, Texas 75244

Main No. (972) 385-8777
Facsimile (972) 385-7766

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FACSIMILE COVER SHEET

To: Commissioner for Patents for Examiner Kenneth Bartley Group Art Unit 3693	Facsimile No. 571-273-8300
From: Joyce K. Stafford Legal Assistant to Kevin S. Afghani	No. of Pages Including Cover Sheet: 3
Enclosed herewith: <ul style="list-style-type: none">• Applicant Initiated Interview Request Form (PTOL-413A); and• Agenda for Telephone Interview.	
Re: Application Serial No. 10/046,997 Attorney Docket No. AUS920010746US1	
Date: Thursday, September 13, 2007	
Please contact us at (972) 385-8777 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.	<i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i>

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PTOL-413A (09-04)
Approved for use through 07/31/2008, OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Applicant Initiated Interview Request FormApplication No.: 10/046,997First Named Applicant: Brown et al.Examiner: Kenneth BartleyArt Unit: 3693Status of Application: ROA**Tentative Participants:**(1) Kenneth Bartley(2) Kevin S. Afghani(3) Nam Huynh

(4) _____

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If yes, provide brief description: _____

Issues To Be Discussed

Issues (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) <u>103</u>	<u>1</u>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) _____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Continuation Sheet Attached					

Brief Description of Arguments to be Presented:see attached agenda

An interview was conducted on the above-identified application on _____.

NOTE: This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

Applicant/Applicant's Representative SignatureKevin S. Afghani_____
Examiner/SPE Signature

Typed/Printed Name of Applicant or Representative

59,168_____
Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Brown et al.** § Group Art Unit: 3693
Serial No.: 10/046,997 §
Filed: January 16, 2002 § Examiner: **Bartley, Kenneth**
For: **Credit Authorization Method and Apparatus** § Attorney Docket No.: **AUS920010746US1**

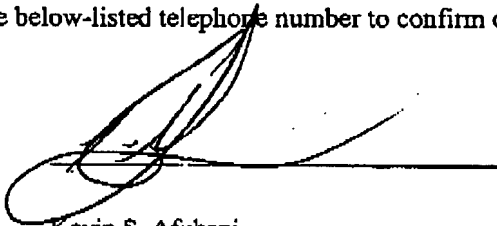
AGENDA FOR TELEPHONE INTERVIEW

Sir:

I would like to request a telephone interview on September 18, 2007. Please consider the following topics for discussion:

1. (Proposed) A Method computer implemented method for authorizing transactions against an account comprising:
 - receiving a transaction comprising a request for authorization to charge an amount against the account;
 - retrieving a communication device [[ID]] identification for a communication device associated with the account;
 - determining [[the]] a first location of the communication device using the communication device identification;
 - determining [[the]] a second location of the transaction;
 - comparing the second location of the transaction with the first location of the communication device; and
 - responsive to receiving an instruction from a user associated with the account, authorizing processing the request when the second location and the first location are different.

The Examiner is invited to call at the below-listed telephone number to confirm or reschedule the requested telephone interview.



Kevin S. Afghani
Reg. No. 59,168
Yee & Associates, P.C.
P.O. Box 802333
Dallas, TX 75380
(972) 385-8777
ATTORNEY FOR APPLICANTS